TO THE ASSISTANT COMMISSIONER OF PATENTS:

Transmitted herewith for filing is the patent application identified as follows:



Inventors:

PALTENGHE, Cris T. et al.

Title:

Distributed Network Based Electronic Wallet

Enclosed are:

29 Sheets of Specification, including 3 sheets of claims and an Abstract Fourteen (14) Sheets of Drawings (Figures 1-14)
Transmittal of Application Under 37 CFR 1.41(c)

The filing fee has been calculated as follows:

CLAIMS AS FILED

	Number Filed/Paid For	Number I	Extra Rate	Fee
BASIC FEE			\$790	\$790
TOTAL CLAIMS	21-20	1	\$22	\$ 22
INDEPENDENT CLA	AIMS 2-3	0	\$82	\$ 0
MULTIPLE DEPENI	DENT CLAIM PRESENT	- NO	\$270	\$ 0
FEE TOTAL				\$812

Enclosed is a check in the amount of \$812 to cover the filing fees. The Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment to Deposit Account No. 16-1435. A duplicate of this sheet is attached for that purpose.

Please address all correspondence and telephone calls in connection with this application to:

George T. Marcou, Esq. Kilpatrick Stockton LLP 700 13th Street, NW, Suite 800 Washington, DC 20005 (202) 508-5800 (Phone) (202) 508-5858 (Facsimile)

Dated: 11/12/98

Charles W. Calkins, Reg. No. 31,814 for

George T. Marcou

Kilpatrick Stockton LLP 700 13th Street, NW, Suite 800 Washington, DC 20005 T0091-171834 WINLIB01:709156.01



EXPRESS MAIL CERTIFICATE



11/12/98

Express Mail" mailing label number:

EL 146 842 645 US

Date of Deposit

November 12, 1998

Type of Document(s)

Patent Application Transmittal

Letter;

Transmittal of Application Under 37

CFR 1.41(c);

29 Sheets of Specification,

including 3 sheets of claims and

an Abstract;

Fourteen (14) pages of informal

drawings;

Check in the amount of \$812 (filing

fee); and

Return Postcard

Serial No.

.

Unassigned

Filing Date

Herewith

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Debra C. Jones

(signature

T0091-171834 WINLIB01:709204.01



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants

PALTENGHE, Cris T. et al.

Serial No.

To be Assigned

Filing Date

Transmitted Herewith

For

Distributed Network Based Electronic Wallet

Assistant Commissioner for Patents Box: PATENT APPLICATION Washington, D.C. 20231

TRANSMITTAL OF APPLICATION UNDER 37 CFR 1.41(c)

Sir:

The undersigned attorney hereby makes application for U.S. Letters Patent on behalf of Applicants Cris T. Paltenghe, Alnoor B. Mamdani, Melvin M. Takata and Gregory Lee Huddleston whose addresses and citizenships are as follows:

Inventor	Address	Citizenship
Cris T. Paltenghe	11718 Entrada Avenue Northridge, CA 91326	USA
Alnoor B. Mamdani	2030 Penmar Avenue Venice, CA 90291	USA
Melvin M. Takata	855 Paseo Del Robledo Thousand Oaks, CA 91360	USA
Gregory Lee Huddleston	16512 Blackbeard Lane, #104 Huntington Beach, CA 92649	USA

Applicants claim the benefit, under 35 USC § 119, of US provisional application serial number 60/065,291 filed November 11, 1997 and serial number 60/081,748 filed April 14, 1998.



Please address all correspondence and telephone calls in connection with this application to:

George T. Marcou, Esq. Kilpatrick Stockton LLP 700 13th Street, NW, Suite 800 Washington, D.C. 20005 (202) 508-5800 (phone); (202) 508-5858 (facsimile)

Respectfully submitted,

Charles W. Calkins Reg. No. 31,814

for George T. Marcou

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T0091-171834 WINLIB01:708959.01

Date: $\frac{11/12/98}{}$